

In re Richard Wurzburg, Jr., Case No. 09-28869  
Debtor

## SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

**Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
<b>Location: 6045 Wild Maple Court, Memphis TN</b>	<b>Tenants by the Entirety</b>	<b>J</b>	<b>1,650,000.00</b>	<b>1,698,884.69</b>
<b>Rental Real Estate (see attached Schedule A-1)</b>	<b>Tenants in Common</b>	<b>H</b>	<b>717,000.00</b>	<b>17,282.00</b>
<b>70 Bass Road Horsehoe Lake, AR 72348</b>	<b>Tenants in Common</b>	<b>H</b>	<b>45,000.00</b>	<b>0.00</b>
<b>601 West Drive</b>	<b>Joint tenant</b>	<b>J</b>	<b>650,000.00</b>	<b>844,170.00</b>

Sub-Total > **3,062,000.00** (Total of this page)

Total > **3,062,000.00**

0 continuation sheets attached to the Schedule of Real Property

(Report also on Summary of Schedules)

In re **Richard Wurzburg, Jr.**,  
Debtor

Case No. **09-28869**

## SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

**Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand	X			
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		<b>1st TN Savings Account ending in #7365.</b>  <b>SunTrust (formerly NBC) Smart Solution Checking (Individual) ending #3779</b>  <b>Union Planters Savings ending #8780</b>  <b>SunTrust Trust Account ending #7638 (1/3) ownership</b>  <b>1st TN Bank Checking account ending #8049 (Individual) (replaced account ending #6371)</b>  <b>1st TN Bank Construction checking account ending #9756-(opened as construction account to build and remodel residences (Joint with Amanda Wurzburg)</b>  <b>1st TN Bank Checking account ending #8166 Joint with Minda L. Wurzburg</b>  <b>Renaasant Bank Checking Account ending #5159 (Individual) New Debtor in Possession Account</b>	H  H  H  C  H  J  C  H	<b>498.00</b>  <b>2,695.00</b>  <b>200.00</b>  <b>1,332.21</b>  <b>773.53</b>  <b>1,736.00</b>  <b>130.00</b>  <b>78,000.00</b>
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		<b>Location: 6045 Wild Maple Court, Memphis TN Household Furnishings</b>	J	<b>125,000.00</b>
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		<b>Location: 6045 Wild Maple Court, Memphis TN Art Collection</b>  <b>Location: 601 West Drive, Memphis TN Guitar collection</b>	J  J	<b>75,000.00</b>  <b>50,000.00</b>
Sub-Total > (Total of this page)				<b>335,364.74</b>

4 continuation sheets attached to the Schedule of Personal Property

In re Richard Wurzburg, Jr., Case No. 09-28869  
 Debtor

**SCHEDULE B - PERSONAL PROPERTY**  
 (Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
		<b>Location: 6045 Wild Maple Court, Memphis TN Morgan Silver Dollars (30)</b>	H	<b>1,000.00</b>
6. Wearing apparel.		<b>Location: 6045 Wild Maple Court, Memphis TN Clothing, etc.</b>	H	<b>1,000.00</b>
7. Furs and jewelry.		<b>Location: 601 West Drive, Memphis TN Wedding rings, watches, etc.</b>	J	<b>60,000.00</b>
8. Firearms and sports, photographic, and other hobby equipment.		<b>Location: 6045 Wild Maple Court, Memphis TN Gun Collection</b>	H	<b>10,000.00</b>
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		<b>Pacific Life Policy ending #3660 Universal Coverage; Face Value \$3,200,000.00</b>  <b>New England Life Policy ending #1678; Face Value \$600,000.00.</b>  <b>New England Life Policy ending #4219; Face Value \$650,000.00</b>  <b>New England Life Policy ending #4182; Insured Cheryl Rubenstein; Co-owned with Minda Wurzburg</b>	H	<b>48,893.00</b>  <b>37,336.00</b>  <b>68,846.00</b>  <b>32,134.00</b>
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		<b>401K pension-Citi Smith Barney Reliance Trust CO. TEE FBO Wurzburg, Inc. 401(k) FBO Richard Wurzburg, Jr. Account ending #2268</b>  <b>Wurzburg, Inc. 401(k); Managed by Dailyaccess; Account ending #6675</b>	H	<b>150,935.00</b>  <b>47.00</b>
13. Stock and interests in incorporated and unincorporated businesses. Itemize.		<b>SunTrust/HIGHLAND CAPITAL MANAGEMENT Investment portfolio account ending #7339; Account pledged to First Tennessee loan ending #0769 iao \$784,904 as of April 2009</b>  <b>Morgan Keegan; Investment account ending #7686</b>	H	<b>663,095.00</b>  <b>6,500.00</b>

Sub-Total > **1,079,786.00**  
 (Total of this page)

Sheet 1 of 4 continuation sheets attached  
 to the Schedule of Personal Property

In re Richard Wurzburg, Jr., Case No. 09-28869  
Debtor

**SCHEDULE B - PERSONAL PROPERTY**  
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
		<b>Oppenheimer &amp; Company, Inc.; Investment account ending #20387 (replacing Stanford #5338).</b>	H	<b>100.00</b>
		<b>Charles Schwab Investment account ending #3712</b>	H	<b>77.00</b>
		<b>Citi Smith Barney; Investment Account ending 2609, included Met Life Annuity ending #4966</b>	H	<b>31,408.00</b>
		<b>Wurzburg, Inc. 11,109.33 Class A. Voting shares held in Trust 219,001.72 non voting shares. Approximate value: Zero to \$200,000.00; .85/Share 1.05 share voting</b>	H	<b>197,815.00</b>
		<b>Lance, Inc., 99 Shares of Stock.</b>	H	<b>2,466.00</b>
		<b>Knox Chapman Utility District Bearer Bond; \$5,000 Bearer Bond</b>	H	<b>6,800.00</b>
		<b>Boloto Group</b>	H	<b>Unknown</b>
		<b>Divine Feet, LLC (Foot cushion business)</b>	J	<b>Unknown</b>
		<b>AMICO Davidson Income Real Estate (See attached Schedule A attached hereto)</b>	H	<b>10,000.00</b>
		<b>Banks.com (BNX)</b>	H	<b>500.00</b>
		<b>MetLife, Inc. (202 shares)</b>	H	<b>7,761.00</b>
		<b>Charity Hospital Coupon Bonds</b>	H	<b>831.00</b>
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16. Accounts receivable.		<b>Joel S. Burgos 201 River Trace Marion, AR 72364</b>	-	<b>75,000.00</b>
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
			Sub-Total > (Total of this page)	<b>332,758.00</b>

Sheet 2 of 4 continuation sheets attached to the Schedule of Personal Property

In re Richard Wurzburg, Jr., Case No. 09-28869  
 Debtor

**SCHEDULE B - PERSONAL PROPERTY**  
 (Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.		<b>Voting Stock Trust Account- 1/3 Ownership. Account has approx. \$3,400.00 in it, but owes Debtor approx. \$1,400.00 for taxes Debtor paid on behalf of Trust.</b>	H	<b>1,133.00</b>
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.		<b>Divine Feet, 3 patents on designs</b>	J	<b>0.00</b>
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		<b>2000 GMC Yukon XL</b>	H	<b>7,250.00</b>
		<b>2007 Lexus LS460</b>	H	<b>36,600.00</b>
		<b>1969 Olds 442 Cutlass Convertible</b>	H	<b>10,000.00</b>
		<b>Honda 4 Wheeler</b>	H	<b>1,500.00</b>
		<b>Honda Scooter</b>	H	<b>500.00</b>
26. Boats, motors, and accessories.		<b>1994 Four Winns 190 Horizon Model Boat and Trailer</b>	H	<b>2,000.00</b>
				<b>Sub-Total &gt; 58,983.00</b>
				(Total of this page)

Sheet 3 of 4 continuation sheets attached  
 to the Schedule of Personal Property

In re Richard Wurzburg, Jr.,  
Debtor  
Case No. 09-28869

**SCHEDULE B - PERSONAL PROPERTY**  
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
		<b>Sweetwater 220 Pontoon (1993) boat and Trailer</b>	<b>C</b>	<b>500.00</b>
		<b>Sea Doo water (1997) bike</b>	<b>H</b>	<b>500.00</b>
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			

Sub-Total > **1,000.00**  
(Total of this page)  
Total > **1,807,891.74**

Sheet 4 of 4 continuation sheets attached  
to the Schedule of Personal Property

(Report also on Summary of Schedules)

In re Richard Wurzburg, Jr., Case No. 09-28869  
Debtor

## SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

11 U.S.C. §522(b)(2)  
 11 U.S.C. §522(b)(3)

Check if debtor claims a homestead exemption that exceeds \$136,875.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
<b>Real Property</b>			
Location: 6045 Wild Maple Court, Memphis TN	Tenn. Code Ann. § 26-2-301(f)	25,000.00	1,650,000.00
<b>Interests in Insurance Policies</b>			
Pacific Life Policy ending #3660 Universal Coverage; Face Value \$3,200,000.00	Tenn. Code Ann. § 26-2-110	48,893.00	48,893.00
New England Life Policy ending #1678; Face Value \$600,000.00.	Tenn. Code Ann. § 26-2-110	37,336.00	37,336.00
New England Life Policy ending #4219; Face Value \$650,000.00	Tenn. Code Ann. § 26-2-110	68,846.00	68,846.00
New England Life Policy ending #4182; Insured Cheryl Rubenstein; Co-owned with Minda Wurzburg	Tenn. Code Ann. § 26-2-110	32,134.00	64,268.00
<b>Interests in IRA, ERISA, Keogh, or Other Pension or Profit Sharing Plans</b>			
401K pension-Citi Smith Barney Reliance Trust CO. TEE FBO Wurzburg, Inc. 401(k) FBO Richard Wurzburg, Jr. Account ending #2268	Tenn. Code Ann. § 26-2-111(1)(D)	150,935.00	150,935.00
Wurzburg, Inc. 401(k); Managed by Dailyaccess; Account ending #6675	Tenn. Code Ann. § 26-2-111(1)(D)	47.00	47.00
<b>Automobiles, Trucks, Trailers, and Other Vehicles</b>			
Honda 4 Wheeler	Tenn. Code Ann. § 26-2-103	1,500.00	1,500.00
<b>Boats, Motors and Accessories</b>			
1994 Four Winns 190 Horizon Model Boat and Trailer	Tenn. Code Ann. § 26-2-103	2,000.00	2,000.00
Sea Doo water (1997) bike	Tenn. Code Ann. § 26-2-103	500.00	500.00

Total: 367,191.00 2,024,325.00

0 continuation sheets attached to Schedule of Property Claimed as Exempt

In re **Richard Wurzburg, Jr.**

Case No. **09-28869**

Debtor

## SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. <b>0041754458</b>							
First Horizon Mail Code 6203 4000 Horizon Way, Suite 1000 Irving, TX 75063	X	J	First Mortgage  Location: 6045 Wild Maple Court, Memphis TN				
			Value \$ <b>1,650,000.00</b>			<b>802,809.00</b>	<b>0.00</b>
Account No. <b>4458370397058278</b>							
First Tennessee Bank c/o Spencer Clift Baker Donelson, et al 165 Madison Avenue, Suite 2000 Memphis, TN 38103	X	J	Home Equity Line  Location: 6045 Wild Maple Court, Memphis TN				
			Value \$ <b>1,650,000.00</b>			<b>644,716.69</b>	<b>0.00</b>
Account No. <b>Loan ending #6824</b>							
First Tennessee Bank c/o Spencer Clift Baker Donelson, et al 165 Madison Avenue, Suite 2000 Memphis, TN 38103	X	J	Line of Credit  601 West Drive				
			Value \$ <b>650,000.00</b>			<b>714,579.00</b>	<b>0.00</b>
Account No. <b>Loan ending #6839</b>							
First Tennessee Bank c/o Spencer Clift Baker Donelson, et al 165 Madison Avenue, Suite 2000 Memphis, TN 38103	X	J	Line of Credit  601 West Drive				
			Value \$ <b>650,000.00</b>			<b>129,591.00</b>	<b>0.00</b>
Subtotal (Total of this page)						<b>2,291,695.69</b>	<b>0.00</b>

1 continuation sheets attached

In re Richard Wurzburg, Jr.,  
Debtor

Case No. 09-28869

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT T	UNLIQUIDATED D	DISPUTED D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No.							
First Tennessee Bank c/o Spencer Clift 165 Madison Avenue, Suite 2000 Memphis, TN 38103	H	Bank Lien Against Stocks  SunTrust/HIGHLAND Capital Management Investment portfolio account ending #7339; Account pledged to First Tennessee loan ending #0769 iao \$784,904 as of April 2009)				784,907.00	0.00
Value \$ 663,095.00							
Account No. 10771857		Line of Credit  Location: 6045 Wild Maple Court, Memphis TN					
SunTrust Mail Code TN-MEM-7030 999 South Shady Gove Road, Suite 202 Memphis, TN 38120	H	Value \$ 1,650,000.00				251,359.00	0.00
Account No.		Rental Real Estate (see attached Schedule A-1)					
W&L Investments c/o Mindy Wurzburg 710 South 4th Street Memphis, TN 38126	H	Value \$ 717,000.00				17,282.00	0.00
Account No.		Value \$					
Account No.		Value \$					
Sheet 1 of 1 continuation sheets attached to Schedule of Creditors Holding Secured Claims		Subtotal (Total of this page)				1,053,548.00	0.00
		Total (Report on Summary of Schedules)				3,345,243.69	0.00

In re Richard Wurzburg, Jr.,  
Debtor

Case No. 09-28869

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

### TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

#### Domestic support obligations

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

#### Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

#### Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

#### Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

#### Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$5,400\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

#### Deposits by individuals

Claims of individuals up to \$2,425\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

#### Taxes and certain other debts owed to governmental units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

#### Commitments to maintain the capital of an insured depository institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).

#### Claims for death or personal injury while debtor was intoxicated

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

\* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

B6E (Official Form 6E) (12/07) - Cont.

In re Richard Wurzburg, Jr.,  
Debtor

Case No. 09-28869

**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**  
(Continuation Sheet)

**Domestic Support Obligations**

**TYPE OF PRIORITY**

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	TYPE OF PRIORITY				AMOUNT NOT ENTITLED TO PRIORITY, IF ANY	AMOUNT ENTITLED TO PRIORITY	
			CONTINGENT	UNLIQUIDATED	DISPUTED	ATTENDED			
Account No.									
<b>Amanda Burgos Wurzburg 601 West Drive Memphis, TN 38112</b>	-						<b>0.00</b>	<b>0.00</b>	
Account No.									
Account No.									
Account No.									
Account No.									
Account No.									
Sheet <u>1</u> of <u>3</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Priority Claims							<b>Subtotal</b> (Total of this page)	<b>0.00</b>	<b>2,700.00</b>
									<b>2,700.00</b>

B6E (Official Form 6E) (12/07) - Cont.

In re Richard Wurzburg, Jr.,  
Debtor

Case No. 09-28869

**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**  
(Continuation Sheet)

**Taxes and Certain Other Debts  
Owed to Governmental Units**

**TYPE OF PRIORITY**

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT UNLIQUIDATED DISPUTED	AMOUNT OF CLAIM	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY	AMOUNT ENTITLED TO PRIORITY
					0.00	
Account No. <b>036088 00008</b>		<b>2009 City Real Property Taxes for 601 West Drive</b>		<b>6,585.54</b>		<b>6,585.54</b>
City of Memphis P.O. Box 185 Memphis, TN 38101-0185	X J				0.00	
Account No. <b>080021 D00011</b>		<b>2009 City Real Property Taxes for 6045 Wild Maple Court</b>		<b>12,690.92</b>		<b>12,690.92</b>
City of Memphis P.O. Box 185 Memphis, TN 38101-0185	X J				0.00	
Account No.		<b>1040 Taxes for 2008</b>		<b>50,000.00</b>		<b>50,000.00</b>
IRS POB 249 Memphis, TN 38101-0249	X J				0.00	
Account No. <b>080-0211-D-00011-0</b>		<b>2008 County Real Property Taxes for 6045 Wild Maple Court</b>		<b>13,380.32</b>		<b>13,380.32</b>
Shelby County Trustee P.O. Box 2751 Memphis, TN 38101	X J				0.00	
Account No. <b>080-0210-D00011-0</b>		<b>2009 County Real Property Taxes for 6045 Wild Maple Court</b>		<b>15,964.43</b>		<b>15,964.43</b>
Shelby County Trustee P.O. Box 2751 Memphis, TN 38101	X J				0.00	
Sheet <b>2</b> of <b>3</b> continuation sheets attached to Schedule of Creditors Holding Unsecured Priority Claims				Subtotal (Total of this page)	<b>0.00</b>	<b>98,621.21</b>
					<b>0.00</b>	<b>98,621.21</b>

B6E (Official Form 6E) (12/07) - Cont.

In re **Richard Wurzburg, Jr.**

Case No. **09-28869**

Debtor

**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**  
(Continuation Sheet)

**Taxes and Certain Other Debts  
Owed to Governmental Units**

**TYPE OF PRIORITY**

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT UNLIQUIDATED DISPUTED	AMOUNT OF CLAIM	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY	AMOUNT ENTITLED TO PRIORITY
					0.00	
Account No. <b>03608800000080</b>		2008 County Real Property Taxes for 601 West Drive		7,031.43		7,031.43
Shelby County Trustee P.O. Box 2751 Memphis, TN 38101	X J				0.00	
Account No. <b>03608800000080</b>		2009 County Real Property Taxes for 601 West Drive		8,284.22		8,284.22
Shelby County Trustee P.O. Box 2751 Memphis, TN 38101	X J				0.00	
Account No.		Hall Tax		15,000.00		15,000.00
State of Tennessee Department of Revenue 8th Floor, 500 James Robertson Parkway Nashville, TN 37219	X J				0.00	
Account No.						
Account No.						
Sheet <b>3</b> of <b>3</b> continuation sheets attached to Schedule of Creditors Holding Unsecured Priority Claims			Subtotal (Total of this page)	<b>30,315.65</b>	<b>0.00</b>	<b>30,315.65</b>
			Total (Report on Summary of Schedules)	<b>131,636.86</b>	<b>0.00</b>	<b>131,636.86</b>

In re Richard Wurzburg, Jr.,  
Debtor

Case No. 09-28869

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTO	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No.							
*Baptist Memphis POB 1000 Dept. 465 Memphis, TN 38148	X	J					100.00
Account No. 5959711							
*Methodist Healthcare POB 2279 Memphis, TN 38101-2279	X	J					675.00
Account No. Box 616817			Safety Deposit Box				
*Regions Bank 4790 Poplar Avenue Memphis, TN 38117	H						120.00
Account No. Box 611308			Safety Deposit Box				
*Regions Bank 4790 Poplar Avenue Memphis, TN 38117	H						77.00
<u>3</u> continuation sheets attached				Subtotal (Total of this page)			972.00

**B6F (Official Form 6F) (12/07) - Cont.**

In re **Richard Wurzburg, Jr.** Debtor

Case No. 09-28869

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE TO C	Husband, Wife, Joint, or Community H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. <b>1188</b>		H				
*Ridgeway Country Club 9800 Poplar Avenue Germantown, TN 38139						343.59
Account No. <b>082134813900001</b>	X J	Service Debt				
*Verizon Wireless POB 660108 Dallas, TX 75266-0108						
Account No. <b>Account ending #3004</b>	X J					
American Express P. O. Box 650448 Dallas, TX 75265-0448						
Account No. <b>Account ending 5905</b>	X J					
Bank of America PO Box 15026 Wilmington, DE 19850-5026						
Account No. <b>Account ending #1171</b>	X J	Dental Loan				
Capital One Healthcare Finance POB 30273 Salt Lake City, UT 84130-0273						
						27,907.54
Sheet no. <u>1</u> of <u>3</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims				Subtotal (Total of this page)		<b>72,971.31</b>

Sheet no. 1 of 3 sheets attached to Schedule of  
Creditors Holding Unsecured Nonpriority Claims

Subtotal  
(Total of this page)

72.971.31

B6F (Official Form 6F) (12/07) - Cont.

In re Richard Wurzburg, Jr.,  
Debtor

Case No. 09-28869

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
			C	U	D	
Account No. <b>Account ending #4468</b>		Credit card purchases				
Chase POB 15298 Wilmington, DE 19850-5298	H					30,749.00
Account No. <b>Company Loan-Wurzburg, Inc.</b>		Personal Guaranty				
First Tennessee Bank c/o Spencer Clift Baker Donelson, et al 165 Madison Avenue, Suite 2000 Memphis, TN 38103	H		X	X		1,600,000.00
Account No. <b>Acct ending #0330-fmrly. #7358</b>						
First Tennessee Visa POB 1545 Memphis, TN 38101-1545	X J					1,551.49
Account No. <b>56123</b>						
Herbi-Systems 7551 Bartlett Corporate Cove East Memphis, TN 38133	X J					300.00
Account No. <b>43742686</b>		Lease Deficiency for Range Rover-which was repossessed				
Land Rover Capital Group Dept. 193901 POB 55000 Detroit, MI 48255-1939	X J					16,662.65
Sheet no. <u>2</u> of <u>3</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		Subtotal (Total of this page)				<u>1,649,263.14</u>

B6F (Official Form 6F) (12/07) - Cont.

In re Richard Wurzburg, Jr.,  
Debtor

Case No. 09-28869

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
			C	U	D	
Account No.		Professional Services Rendered				
<b>Shea Moskovitz &amp; McGhee 530 Oak Court Drive, Suite 355 Memphis, TN 38117</b>	H					<b>3,500.00</b>
Account No. <b>Account No. 9376</b>						
<b>US Bank POB 6352 Fargo, ND 58125-6352</b>	X J					<b>27,976.00</b>
Account No.		Borrowed for Divine Feet, LLC product packaging				
<b>Wurzburg, Inc. c/o Wendy Lester 710 South 4th Street Memphis, TN 38126</b>	X J					<b>13,224.25</b>
Account No.						
Account No.						
Sheet no. <u>3</u> of <u>3</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		Subtotal (Total of this page)				<b>44,700.25</b>
		Total (Report on Summary of Schedules)				<b>1,767,906.70</b>

In re

**Richard Wurzburg, Jr.**

Case No. **09-28869**

Debtor

## **SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES**

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code,  
of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest.  
State whether lease is for nonresidential real property.  
State contract number of any government contract.

**Randy Karchmer  
275 Cloister Green Lane  
Memphis, TN 38120**

**Residential Lease**

**0**

continuation sheets attached to Schedule of Executory Contracts and Unexpired Leases

In re **Richard Wurzburg, Jr.**

Case No. **09-28869**

Debtor

## SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
<b>Amanda Burgos Wurzburg 601 West Drive Memphis, TN 38112</b>	<b>First Horizon Mail Code 6203 4000 Horizon Way, Suite 1000 Irving, TX 75063</b>
<b>Amanda Burgos Wurzburg 601 West Drive Memphis, TN 38112</b>	<b>First Tennessee Bank c/o Spencer Clift Baker Donelson, et al 165 Madison Avenue, Suite 2000 Memphis, TN 38103</b>
<b>Amanda Burgos Wurzburg 601 West Drive Memphis, TN 38112</b>	<b>City of Memphis P.O. Box 185 Memphis, TN 38101-0185</b>
<b>Amanda Burgos Wurzburg 601 West Drive Memphis, TN 38112</b>	<b>City of Memphis P.O. Box 185 Memphis, TN 38101-0185</b>
<b>Amanda Burgos Wurzburg 601 West Drive Memphis, TN 38112</b>	<b>Shelby County Trustee P.O. Box 2751 Memphis, TN 38101</b>
<b>Amanda Burgos Wurzburg 601 West Drive Memphis, TN 38112</b>	<b>Shelby County Trustee P.O. Box 2751 Memphis, TN 38101</b>
<b>Amanda Burgos Wurzburg 601 West Drive Memphis, TN 38112</b>	<b>First Tennessee Bank c/o Spencer Clift Baker Donelson, et al 165 Madison Avenue, Suite 2000 Memphis, TN 38103</b>
<b>Amanda Burgos Wurzburg 601 West Drive Memphis, TN 38112</b>	<b>First Tennessee Bank c/o Spencer Clift Baker Donelson, et al 165 Madison Avenue, Suite 2000 Memphis, TN 38103</b>
<b>Amanda Burgos Wurzburg 601 West Drive Memphis, TN 38112</b>	<b>*Methodist Healthcare POB 2279 Memphis, TN 38101-2279</b>
<b>Amanda Burgos Wurzburg 601 West Drive Memphis, TN 38112</b>	<b>*Baptist Memphis POB 1000 Dept. 465 Memphis, TN 38148</b>

In re **Richard Wurzburg, Jr.**

Case No. **09-28869**

Debtor

## **SCHEDULE H - CODEBTORS**

(Continuation Sheet)

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
<b>Amanda Burgos Wurzburg</b> 601 West Drive Memphis, TN 38112	<b>IRS</b> POB 249 Memphis, TN 38101-0249
<b>Amanda Burgos Wurzburg</b> 601 West Drive Memphis, TN 38112	<b>Shelby County Trustee</b> P.O. Box 2751 Memphis, TN 38101
<b>Amanda Burgos Wurzburg</b> 601 West Drive Memphis, TN 38112	<b>Shelby County Trustee</b> P.O. Box 2751 Memphis, TN 38101
<b>Amanda Burgos Wurzburg</b> 601 West Drive Memphis, TN 38112	<b>State of Tennessee</b> Department of Revenue 8th Floor, 500 James Robertson Parkway Nashville, TN 37219
<b>Amanda Burgos Wurzburg</b> 601 West Drive Memphis, TN 38112	<b>*Verizon Wireless</b> POB 660108 Dallas, TX 75266-0108
<b>Amanda Burgos Wurzburg</b> 601 West Drive Memphis, TN 38112	<b>American Express</b> P. O. Box 650448 Dallas, TX 75265-0448
<b>Amanda Burgos Wurzburg</b> 601 West Drive Memphis, TN 38112	<b>Bank of America</b> PO Box 15026 Wilmington, DE 19850-5026
<b>Amanda Burgos Wurzburg</b> 601 West Drive Memphis, TN 38112	<b>Capital One Healthcare Finance</b> POB 30273 Salt Lake City, UT 84130-0273
<b>Amanda Burgos Wurzburg</b> 601 West Drive Memphis, TN 38112	<b>First Tennessee Visa</b> POB 1545 Memphis, TN 38101-1545
<b>Amanda Burgos Wurzburg</b> 601 West Drive Memphis, TN 38112	<b>Herbi-Systems</b> 7551 Bartlett Corporate Cove East Memphis, TN 38133
<b>Amanda Burgos Wurzburg</b> 601 West Drive Memphis, TN 38112	<b>Land Rover Capital Group</b> Dept. 193901 POB 55000 Detroit, MI 48255-1939
<b>Amanda Burgos Wurzburg</b> 601 West Drive Memphis, TN 38112	<b>US Bank</b> POB 6352 Fargo, ND 58125-6352

In re Richard Wurzburg, Jr., Case No. 09-28869  
Debtor

**SCHEDULE H - CODEBTORS**  
(Continuation Sheet)

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
<b>Amanda Burgos Wurzburg</b> <b>601 West Drive</b> <b>Memphis, TN 38112</b>	<b>Wurzburg, Inc.</b> <b>c/o Wendy Lester</b> <b>710 South 4th Street</b> <b>Memphis, TN 38126</b>

In re Richard Wurzburg, Jr.Case No. 09-28869

Debtor(s)

**SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)**

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP(S):	AGE(S):
<b>Separated</b>	Son Son	8 9
<b>Employment:</b>	<b>DEBTOR</b>	<b>SPOUSE</b>
Occupation	<b>President</b>	
Name of Employer	<b>Wurzburg, Inc.</b>	
How long employed		
Address of Employer	<b>710 South 4th Street Memphis, TN 38126</b>	

INCOME: (Estimate of average or projected monthly income at time case filed)

1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)  
2. Estimate monthly overtime

DEBTOR	SPOUSE
\$ <u>12,500.00</u>	\$ <u>N/A</u>
\$ <u>0.00</u>	\$ <u>N/A</u>

## 3. SUBTOTAL

\$ <u>12,500.00</u>	\$ <u>N/A</u>
---------------------	---------------

## 4. LESS PAYROLL DEDUCTIONS

a. Payroll taxes and social security  
b. Insurance  
c. Union dues  
d. Other (Specify): \_\_\_\_\_

\$ <u>3,800.00</u>	\$ <u>N/A</u>
\$ <u>0.00</u>	\$ <u>N/A</u>

## 5. SUBTOTAL OF PAYROLL DEDUCTIONS

\$ <u>3,800.00</u>	\$ <u>N/A</u>
--------------------	---------------

## 6. TOTAL NET MONTHLY TAKE HOME PAY

\$ <u>8,700.00</u>	\$ <u>N/A</u>
--------------------	---------------

7. Regular income from operation of business or profession or farm (Attach detailed statement)  
8. Income from real property  
9. Interest and dividends  
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above  
11. Social security or government assistance  
(Specify): \_\_\_\_\_

\$ <u>0.00</u>	\$ <u>N/A</u>
\$ <u>6,000.00</u>	\$ <u>N/A</u>
\$ <u>0.00</u>	\$ <u>N/A</u>

\$ <u>0.00</u>	\$ <u>N/A</u>
----------------	---------------

12. Pension or retirement income  
13. Other monthly income  
(Specify): **Board of Directors Fee  
Lance Incorp.**

\$ <u>0.00</u>	\$ <u>N/A</u>
\$ <u>0.00</u>	\$ <u>N/A</u>
\$ <u>0.00</u>	\$ <u>N/A</u>

\$ <u>1,666.66</u>	\$ <u>N/A</u>
--------------------	---------------

\$ <u>5.30</u>	\$ <u>N/A</u>
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## 14. SUBTOTAL OF LINES 7 THROUGH 13

\$ <u>7,671.96</u>	\$ <u>N/A</u>
--------------------	---------------

## 15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)

\$ <u>16,371.96</u>	\$ <u>N/A</u>
---------------------	---------------

## 16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)

(Report also on Summary of Schedules and, if applicable, on  
Statistical Summary of Certain Liabilities and Related Data)

\$ <u>16,371.96</u>	\$ <u>N/A</u>
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\$ <u>16,371.96</u>	
---------------------	--

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

In re Richard Wurzburg, Jr.

Case No.

09-28869

**Debtor(s)**

**SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)	\$ <u>1,500.00</u>										
a. Are real estate taxes included?	Yes <u>      </u> No <u>X</u>										
b. Is property insurance included?	Yes <u>      </u> No <u>X</u>										
2. Utilities:	<table border="0"> <tr> <td>a. Electricity and heating fuel</td> <td>\$ <u>1,875.00</u></td> </tr> <tr> <td>b. Water and sewer</td> <td>\$ <u>0.00</u></td> </tr> <tr> <td>c. Telephone</td> <td>\$ <u>80.00</u></td> </tr> <tr> <td>d. Other <u>See Detailed Expense Attachment</u></td> <td>\$ <u>493.00</u></td> </tr> </table>	a. Electricity and heating fuel	\$ <u>1,875.00</u>	b. Water and sewer	\$ <u>0.00</u>	c. Telephone	\$ <u>80.00</u>	d. Other <u>See Detailed Expense Attachment</u>	\$ <u>493.00</u>		
a. Electricity and heating fuel	\$ <u>1,875.00</u>										
b. Water and sewer	\$ <u>0.00</u>										
c. Telephone	\$ <u>80.00</u>										
d. Other <u>See Detailed Expense Attachment</u>	\$ <u>493.00</u>										
3. Home maintenance (repairs and upkeep)	\$ <u>1,500.00</u>										
4. Food	\$ <u>1,350.00</u>										
5. Clothing	\$ <u>350.00</u>										
6. Laundry and dry cleaning	\$ <u>154.00</u>										
7. Medical and dental expenses	\$ <u>560.00</u>										
8. Transportation (not including car payments)	\$ <u>550.00</u>										
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$ <u>500.00</u>										
10. Charitable contributions	\$ <u>0.00</u>										
11. Insurance (not deducted from wages or included in home mortgage payments)	<table border="0"> <tr> <td>a. Homeowner's or renter's</td> <td>\$ <u>1,997.00</u></td> </tr> <tr> <td>b. Life</td> <td>\$ <u>600.00</u></td> </tr> <tr> <td>c. Health</td> <td>\$ <u>0.00</u></td> </tr> <tr> <td>d. Auto</td> <td>\$ <u>483.00</u></td> </tr> <tr> <td>e. Other <u>See Detailed Expense Attachment</u></td> <td>\$ <u>79.00</u></td> </tr> </table>	a. Homeowner's or renter's	\$ <u>1,997.00</u>	b. Life	\$ <u>600.00</u>	c. Health	\$ <u>0.00</u>	d. Auto	\$ <u>483.00</u>	e. Other <u>See Detailed Expense Attachment</u>	\$ <u>79.00</u>
a. Homeowner's or renter's	\$ <u>1,997.00</u>										
b. Life	\$ <u>600.00</u>										
c. Health	\$ <u>0.00</u>										
d. Auto	\$ <u>483.00</u>										
e. Other <u>See Detailed Expense Attachment</u>	\$ <u>79.00</u>										
12. Taxes (not deducted from wages or included in home mortgage payments) (Specify)	\$ <u>0.00</u>										
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)	<table border="0"> <tr> <td>a. Auto</td> <td>\$ <u>0.00</u></td> </tr> <tr> <td>b. Other</td> <td>\$ <u>0.00</u></td> </tr> <tr> <td>c. Other</td> <td>\$ <u>0.00</u></td> </tr> </table>	a. Auto	\$ <u>0.00</u>	b. Other	\$ <u>0.00</u>	c. Other	\$ <u>0.00</u>				
a. Auto	\$ <u>0.00</u>										
b. Other	\$ <u>0.00</u>										
c. Other	\$ <u>0.00</u>										
14. Alimony, maintenance, and support paid to others	\$ <u>2,700.00</u>										
15. Payments for support of additional dependents not living at your home	\$ <u>0.00</u>										
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$ <u>0.00</u>										
17. Other <u>See Detailed Expense Attachment</u>	\$ <u>1,629.00</u>										
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$ <u>16,400.00</u>										
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:											
20. STATEMENT OF MONTHLY NET INCOME											
a. Average monthly income from Line 15 of Schedule I	\$ <u>16,371.96</u>										
b. Average monthly expenses from Line 18 above	\$ <u>16,400.00</u>										
c. Monthly net income (a. minus b.)	\$ <u>-28.04</u>										

**SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**  
**Detailed Expense Attachment**

**Other Utility Expenditures:**

<u>Cable-Both Homes</u>	\$ <u>458.00</u>
<u>Security - Wild Maple Court Home</u>	\$ <u>35.00</u>
<u>Total Other Utility Expenditures</u>	<u>\$ 493.00</u>

**Other Insurance Expenditures:**

<u>Boat Insurance (2 Boats)</u>	\$ <u>50.00</u>
<u>Four Wheeler Insurance</u>	\$ <u>29.00</u>
<u>Total Other Insurance Expenditures</u>	<u>\$ 79.00</u>

**Other Expenditures:**

<u>Books/Magazines/Newspapers</u>	\$ <u>8.00</u>
<u>Pet Care &amp; Expenses</u>	\$ <u>175.00</u>
<u>Automobile Registration (3 vehicles)</u>	\$ <u>24.00</u>
<u>Auto Maintenance</u>	\$ <u>200.00</u>
<u>Tutoring</u>	\$ <u>500.00</u>
<u>School Supplies</u>	\$ <u>67.00</u>
<u>Haircuts</u>	\$ <u>80.00</u>
<u>Babysitters</u>	\$ <u>400.00</u>
<u>Hanukkah Gifts and Birthday Gifts</u>	\$ <u>100.00</u>
<u>JCC Membership</u>	\$ <u>75.00</u>
<u>Total Other Expenditures</u>	<u>\$ 1,629.00</u>

B6 Declaration (Official Form 6 - Declaration). (12/07)

**United States Bankruptcy Court**  
**Western District of Tennessee**In re Richard Wurzburg, Jr.

Debtor(s)

Case No. 09-28869Chapter 11**DECLARATION CONCERNING DEBTOR'S SCHEDULES**

## DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 26 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date September 9, 2009Signature /s/ Richard Wurzburg, Jr.Richard Wurzburg, Jr.

Debtor

*Penalty for making a false statement or concealing property:* Fine of up to \$500,000 or imprisonment for up to 5 years or both.  
18 U.S.C. §§ 152 and 3571.

**United States Bankruptcy Court**  
**Western District of Tennessee**

In re Richard Wurzburg, Jr.

Debtor(s)

Case No.  
Chapter09-28869  
11

**STATEMENT OF FINANCIAL AFFAIRS**

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

***DEFINITIONS***

*"In business."* A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

*"Insider."* The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

**1. Income from employment or operation of business**

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
<b>\$87,500.00</b>	<b>2009 YTD gross income from Wurzburg, Inc.</b>
<b>\$134,500.00</b>	<b>2008 W-2 Gross Wages from Wurzburg, Inc.</b>
<b>\$291,250.00</b>	<b>2007 W-2 Gross wages from Wurzburg, Inc.</b>

**2. Income other than from employment or operation of business**

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$32,860.00	<b>2008 Source Cafe Nero</b>
\$570.00	<b>2008 Total Interest (no interest from company)</b>
\$277,446.00	<b>2008 Total Dividends (including \$247,504 from company)</b>
\$149,817.00	<b>2008 Investments Net Income (missing Divine Feet info) Breakdown as follows:</b> a) Rental income from W&L, Thir Gen and Mirmat \$64,941.00; b) \$3,257.00 loss due to Wurzburg, Inc., rental income, etc.
\$24,216.00	<b>2007 Total Interest (including \$23,320 from the company)</b>
\$19,275.00	<b>2007 Total Dividends (including \$5 from company)</b>
\$24,689.00	<b>2007 Total Rental Income</b>
\$0.00	<b>2007 Investments Net Loss of \$233,195.00. Breakdown as follows: a) Rental Income from W&amp;L, Thir Gen and Mirmat total \$63,557.00 b) \$296,752.00 loss due to Lasershare, Divine Feet and Wurzburg, Inc. (\$278,272.00).</b>
\$77,883.00	<b>2007 Other Income</b>

**3. Payments to creditors**

None

*Complete a. or b., as appropriate, and c.*

a. *Individual or joint debtor(s) with primarily consumer debts.* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR <b>See Attached Exhibit B</b>	DATES OF PAYMENTS	AMOUNT PAID <b>\$0.00</b>	AMOUNT STILL OWING <b>\$0.00</b>
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None

b. *Debtor whose debts are not primarily consumer debts:* List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS/ TRANSFERS	AMOUNT PAID OR VALUE OF TRANSFERS	AMOUNT STILL OWING
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None

c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING
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**4. Suits and administrative proceedings, executions, garnishments and attachments**

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT  
AND CASE NUMBER  
**Amanda B. Wurzburg v.  
Richard Wurzburg, Jr.  
CT-000239-09**

NATURE OF PROCEEDING  
**Divorce**

COURT OR AGENCY  
AND LOCATION  
**Circuit Court of Tennessee  
Thirtieth Judicial District at  
Memphis, Shelby County,  
Tennessee**

STATUS OR  
DISPOSITION  
**Pending**

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE  
BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF  
PROPERTY

**5. Repossessions, foreclosures and returns**

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF  
CREDITOR OR SELLER  
**Land Rover Capital Group  
Dept. 193901  
POB 55000  
Detroit, MI 48255-1939**

DATE OF REPOSSESSION,  
FORECLOSURE SALE,  
TRANSFER OR RETURN  
**6/19/09**

DESCRIPTION AND VALUE OF  
PROPERTY

**Range Rover - Repossessed - Leased Vehicle  
VIN SALME154X8A283462**

**6. Assignments and receiverships**

None

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE

DATE OF  
ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS  
OF CUSTODIAN

NAME AND LOCATION  
OF COURT  
CASE TITLE & NUMBER

DATE OF  
ORDER

DESCRIPTION AND VALUE OF  
PROPERTY

## 7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
Jocelyn Wurzburg 4744 Normandy Memphis, TN 38117	Mother	8/14/2008 through 8/14/2009	\$8,650.00
Goodwill		8/10/2009	Small donation of childrens clothing and used bike. Value < \$50.00

## 8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
Storm damage to home at 70 Bass Road, Horseshoe Lake, AR	Tree fell on top of house; June 2009. All damage paid by insurance \$6343.03, which included \$1,000 deductible paid by Minda Wurzburg.	June 2009

**Gambling losses over the past year. Withdrew approximately \$28,500.00 from casino, but losses were less than \$20,000.00. Believe casino attended the most shows a profit for 2008 (see attached Exhibit C). Has only been to casino twice in 2009. Once for free gift and once when won a couple hundred dollars playing.**

## 9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Harris Shelton Hanover Walsh, PLLC One Commerce Square Suite 2700 Memphis, TN 38103-2555	February 2009 going forward	\$16,000.00
GreenPath Financial Counseling		\$100.00 for counseling service for pre-petition certificate.

**10. Other transfers**

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE,  
RELATIONSHIP TO DEBTOR

**First Tennessee Bank**  
c/o Spencer Clift  
Baker Donelson, et al  
165 Madison Avenue, Suite 2000  
Memphis, TN 38103

DATE

DESCRIBE PROPERTY TRANSFERRED  
AND VALUE RECEIVED

**First TN has pledge on piece of real property  
that Debtor own a portion of help in W&L  
Investment. Obligation is due to Wurzburg, Inc.,  
however the collateral is being provided by the  
Shareholders in the investment partnership.  
Debtor's percentage ownership is 11.12%.  
Attempting to sell building and Debtor's approx.  
ownership is worth about \$210,000.00 which is  
pledged to First TN.**

None

b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER  
DEVICE

DATE(S) OF  
TRANSFER(S)

AMOUNT OF MONEY OR DESCRIPTION AND  
VALUE OF PROPERTY OR DEBTOR'S INTEREST  
IN PROPERTY

**11. Closed financial accounts**

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

**First Tennessee Bank**  
c/o Spencer Clift  
Baker Donelson, et al  
165 Madison Avenue, Suite 2000  
Memphis, TN 38103

**Renaissance Bank**

**Sanford Financial**

TYPE OF ACCOUNT, LAST FOUR  
DIGITS OF ACCOUNT NUMBER,  
AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE  
OR CLOSING

**Checking Account closed due to missing  
checks on 5/12/2009; account ending No.  
6371. Opened new account # ending  
8049 which has minimum balance due to  
transfers to SunTrust and then to new  
account at Renasant Bank.**

**5/12/09**

**Checking account ending #1412.  
Account to new Debtor in Possession  
checking account ending #5159.**

**08/17/09**

**Brokerage Account closed due to the  
firm's legal issues. Account was worth  
less than \$700.00 at the time of closing  
and transferred to new account at  
Oppenheimer.**

**12. Safe deposit boxes**

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
<b>Regions Bank</b> <b>4790 Poplar Avenue</b> <b>Memphis, TN 38117</b>	<b>Richard Wurzburg, Jr.</b>	<b>Memorabilia from father.</b>	

**13. Setoffs**

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
<b>First Tennessee Bank</b> <b>c/o Spencer Clift</b> <b>Baker Donelson, et al</b> <b>165 Madison Avenue, Suite 2000</b> <b>Memphis, TN 38103</b>	<b>Bank automatically debited Debtor's checking account on 7/9/2009.</b>	<b>\$2,529.10</b>
<b>First Tennessee Bank</b> <b>c/o Spencer Clift</b> <b>Baker Donelson, et al</b> <b>165 Madison Avenue, Suite 2000</b> <b>Memphis, TN 38103</b>	<b>Bank automatically debited Debtor's checking account on 05/11/2009.</b>	<b>\$2,468.89</b>

**14. Property held for another person**

None

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
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**15. Prior address of debtor**

None

If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
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**16. Spouses and Former Spouses**

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

**17. Environmental Information.**

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None  a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
-----------------------	---------------------------------------	----------------	-------------------

None  b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
-----------------------	---------------------------------------	----------------	-------------------

None  c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
---------------------------------------	---------------	-----------------------

**18 . Nature, location and name of business**

None  a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

*If the debtor is a partnership*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

*If the debtor is a corporation*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

NAME <b>See attached Exhibit F-Creditors</b>	LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
Wurzburg, Inc.	62-0451606	710 South 4th Street Memphis, TN 38126	Wholesale packaging distribution business	1908-still in business
Divine Feet, LLC	20-2637157	6045 Wild Maple Court Memphis, TN 38120	Design and sell ladies high heel foot cushions.	Approx. 2005-still operating.
			50% Ownership	

None  b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor or self-employed in a trade, profession, or other activity, either full- or part-time.

*(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)*

**19. Books, records and financial statements**

None  a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS	DATES SERVICES RENDERED
<b>Sanford Blockman</b>	<b>Ongoing</b>
<b>Watkins Uiberall, PLLC</b>	
<b>1661 Aaron Brenner Drive, Suite 300</b>	
<b>Memphis, TN 38120</b>	

None  b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME	ADDRESS	DATES SERVICES RENDERED
None <input checked="" type="checkbox"/>	c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.	

NAME	ADDRESS
None <input checked="" type="checkbox"/>	d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within <b>two years</b> immediately preceding the commencement of this case.

NAME AND ADDRESS	DATE ISSUED
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**20. Inventories**

None  a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY	INVENTORY SUPERVISOR	DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)
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None  b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

DATE OF INVENTORY	NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS
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**21 . Current Partners, Officers, Directors and Shareholders**

None  a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS	NATURE OF INTEREST	PERCENTAGE OF INTEREST
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None  b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS	TITLE	NATURE AND PERCENTAGE OF STOCK OWNERSHIP
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**22 . Former partners, officers, directors and shareholders**

None  a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME	ADDRESS	DATE OF WITHDRAWAL
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None  b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS	TITLE	DATE OF TERMINATION
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**23 . Withdrawals from a partnership or distributions by a corporation**

None  If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR	DATE AND PURPOSE OF WITHDRAWAL	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
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**24. Tax Consolidation Group.**

None  If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION	TAXPAYER IDENTIFICATION NUMBER (EIN)
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**25. Pension Funds.**

None  If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND	TAXPAYER IDENTIFICATION NUMBER (EIN)
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**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date September 9, 2009

Signature /s/ Richard Wurzburg, Jr.  
**Richard Wurzburg, Jr.**  
 Debtor

*Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571*

**United States Bankruptcy Court**  
**Western District of Tennessee**

In re Richard Wurzburg, Jr.

Debtor(s)

Case No. 09-28869Chapter 11

**DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)**

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept.....	\$	<b>0.00</b>
Prior to the filing of this statement I have received a retainer in the amount of \$27,831.50.....	\$	<b>0.00</b>
Balance Due.....	\$	<b>0.00</b>

2. \$ 1,039.00 of the filing fee has been paid.

3. The source of the compensation paid to me was:

Debtor  Other (specify):

4. The source of compensation to be paid to me is:

Debtor  Other (specify):

5.  I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.

6. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
- c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- d. [Other provisions as needed]

**11 USC Sec. 330**

7. By agreement with the debtor(s), the above-disclosed fee does not include the following service:

**11 USC Sec. 330**

**CERTIFICATION**

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Dated: September 9, 2009

/s/ Jonathan E. Scharff

**Jonathan E. Scharff 16890**  
**Harris Shelton Hanover Walsh, PLLC**  
**2700 One Commerce Square**  
**Memphis, TN 38103-2555**  
**(901) 525-1455 Fax: (901) 526-4084**

UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF TENNESSEE

**NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b)  
OF THE BANKRUPTCY CODE**

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

**1. Services Available from Credit Counseling Agencies**

**With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis.** The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

**In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge.** The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

**2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors**

**Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)**

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

**Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)**

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments

over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

### **Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)**

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

### **Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)**

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

### **3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials**

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

#### **Certificate of Attorney**

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Jonathan E. Scharff 16890

Printed Name of Attorney

Address:

**2700 One Commerce Square  
Memphis, TN 38103-2555  
(901) 525-1455**

/s/ Jonathan E. Scharff

Signature of Attorney

**September 9, 2009**

Date

Richard Wurzburg, Jr.

Printed Name(s) of Debtor(s)

Case No. (if known) 09-28869

/s/ Richard Wurzburg, Jr.

Signature of Debtor

**September 9, 2009**

Date

Signature of Joint Debtor (if any)

Date

**United States Bankruptcy Court  
Western District of Tennessee**

In re Richard Wurzburg, Jr.

Debtor(s)

Case No. 09-28869  
Chapter 11

**VERIFICATION OF CREDITOR MATRIX**

The above-named Debtor hereby verifies that the attached list of creditors is true and correct to the best of his/her knowledge.

Date: September 9, 2009

/s/ Richard Wurzburg, Jr.

Richard Wurzburg, Jr.

Signature of Debtor

\*Baptist Memphis  
POB 1000  
Dept. 465  
Memphis, TN 38148

\*Methodist Healthcare  
POB 2279  
Memphis, TN 38101-2279

\*Regions Bank  
4790 Poplar Avenue  
Memphis, TN 38117

\*Ridgeway Country Club  
9800 Poplar Avenue  
Germantown, TN 38139

\*Verizon Wireless  
POB 660108  
Dallas, TX 75266-0108

Amanda Burgos Wurzburg  
601 West Drive  
Memphis, TN 38112

American Express  
P. O. Box 650448  
Dallas, TX 75265-0448

Bank of America  
PO Box 15026  
Wilmington, DE 19850-5026

Capital One Healthcare Finance  
POB 30273  
Salt Lake City, UT 84130-0273

Chase  
POB 15298  
Wilmington, DE 19850-5298

City of Memphis  
P.O. Box 185  
Memphis, TN 38101-0185

Dorothy J. Pounders  
1770 Kirby Parkway, Suite 2105  
Germantown, TN 38138

First Horizon  
Mail Code 6203  
4000 Horizon Way, Suite 1000  
Irving, TX 75063

First Tennessee Bank  
c/o Spencer Clift  
Baker Donelson, et al  
165 Madison Avenue, Suite 2000  
Memphis, TN 38103

First Tennessee Bank  
c/o Spencer Clift  
165 Madison Avenue, Suite 2000  
Memphis, TN 38103

First Tennessee Visa  
POB 1545  
Memphis, TN 38101-1545

Herbi-Systems  
7551 Bartlett Corporate Cove East  
Memphis, TN 38133

IRS  
POB 249  
Memphis, TN 38101-0249

Land Rover Capital Group  
Dept. 193901  
POB 55000  
Detroit, MI 48255-1939

Randy Karchmer  
275 Cloister Green Lane  
Memphis, TN 38120

Shea Moskovitz & McGhee  
530 Oak Court Drive, Suite 355  
Memphis, TN 38117

Shelby County Trustee  
P.O. Box 2751  
Memphis, TN 38101

State of Tennessee  
Department of Revenue  
8th Floor, 500 James Robertson Parkway  
Nashville, TN 37219

SunTrust  
Mail Code TN-MEM-7030  
999 South Shady Gove Road, Suite 202  
Memphis, TN 38120

US Bank  
POB 6352  
Fargo, ND 58125-6352

W&L Investments  
c/o Mindy Wurzburg  
710 South 4th Street  
Memphis, TN 38126

Wilson & Associates, P.L.L.C.  
1521 Merrill Drive, Suite D-220  
Little Rock, AR 72211

Wurzburg, Inc.  
c/o Wendy Lester  
710 South 4th Street  
Memphis, TN 38126